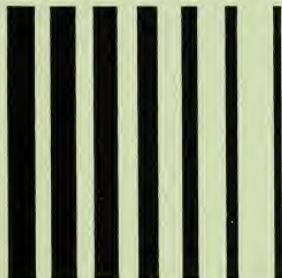


MASS. SE1.2: St 29



STATE ETHICS COMMISSION



MASSACHUSETTS

Statement of Financial Interests Instruction Booklet 1991

Publication No. 17,017-26-7000-1-92-.53--CR
Approved by: Philmore Anderson III, State Purchasing Agent

921/272



Digitized by the Internet Archive
in 2014

<https://archive.org/details/statementoffinan00mass>

**THE COMMONWEALTH OF MASSACHUSETTS
STATE ETHICS COMMISSION
ONE ASHBURTON PLACE, ROOM 619
BOSTON, MASSACHUSETTS 02108**

**STATEMENT OF FINANCIAL INTERESTS
FOR CALENDAR YEAR 1991
- INSTRUCTIONS -**

GENERAL INFORMATION

Who must file a Statement of Financial Interests.....	2
What, When and Where to File Your SFI.....	2
Public Access to SFIs.....	3
What You are Required to File.....	3
Penalties.....	4
How To Obtain Assistance.....	4

DEFINITIONS.....	5
------------------	---

SPECIFIC INSTRUCTIONS FOR EACH QUESTION

1&2	Reporting Data.....	9
3	Designated Positions: Reason for Filing.....	9
4	Other Government Position(s).....	9
5	Employment and Other Associations with Businesses and Non-Governmental Entities.....	10
6	Business Ownership/Equity.....	10
7	Transfers of Business Ownership/Equity.....	11
8	Leaves of Absence.....	11
9	Gifts, Honoraria and Reimbursements.....	11
10	State or Local Government Securities.....	15
11	Securities and Investments.....	16
12	Trusts.....	17
12A	Creation of Business and Charitable Trusts.....	17
12B	Business and Charitable Trust Holdings.....	18
12C	Family Trusts.....	18
12D	Creation of Real Estate Trusts.....	19
12E	Real Estate Trusts: Real Property Holdings.....	20
12F	Real Estate Trusts: Mortgage Obligations.....	20
12G	Real Estate Trusts: Property Transfers.....	21
13	Real Property.....	22
13A	Real Property Owned in Massachusetts.....	22
13B	Investment and Rental Properties.....	23
13C	Real Property Transfer.....	23
13D	Mortgage Loan Information.....	23
14	Mortgage Receivable Information.....	24
15	Other Creditor Information.....	24
16	Debts Forgiven.....	25
17	Status in 1990.....	25
18	Certifications.....	25

FAILURE TO FILE A STATEMENT OF FINANCIAL INTERESTS BY THE SPECIFIED DEADLINES OR THE SUBMISSION OF A FALSE STATEMENT MAY RESULT IN SUBSTANTIAL FINANCIAL PENALTIES.

GENERAL INFORMATION

WHO MUST FILE A STATEMENT OF FINANCIAL INTERESTS

Chapter 268B requires every DESIGNATED PUBLIC EMPLOYEE, ELECTED PUBLIC OFFICIAL AND CANDIDATE FOR PUBLIC OFFICE to file an annual STATEMENT OF FINANCIAL INTERESTS (SFI). No ELECTED PUBLIC OFFICIAL, however, need file an SFI for the year in which he left Governmental Service if he served less than thirty (30) days.

DESIGNATED PUBLIC EMPLOYEE includes state and county employees who are designated pursuant to M.G.L. c. 268B as holding MAJOR POLICY MAKING POSITIONS in a GOVERNMENTAL BODY. The Commission's Regulations regarding who shall be a DESIGNATED PUBLIC EMPLOYEE appear in 930 CMR 2.00.

ELECTED PUBLIC OFFICIAL includes every elected state and county official. It excludes Senators and Representatives elected to Congress and city and town officials elected to serve on various local councils, commissions, committees and boards.

CANDIDATE includes any person who seeks nomination or election to any position for which one is nominated at a state primary or chosen at a state election, excluding the positions of Senator or Representative in Congress.

WHAT, WHEN AND WHERE TO FILE YOUR SFI

WHAT TO FILE

AN ORIGINAL AND TWO COPIES OF EACH SFI AND A STAMPED, SELF ADDRESSED ENVELOPE must be submitted to the State Ethics Commission. The Commission will date stamp one copy of your SFI and return it to you for your records. If two copies and an envelope are not provided, the Commission cannot mail you a receipt. If you are hand delivering your SFI, and do not bring two copies with you, there will be a one dollar (\$1.00) charge for each copy made.

WHEN TO FILE

SFI'S MUST BE RECEIVED BY THE COMMISSION NO LATER THAN 5:00 P.M. ON THE DEADLINE DATES LISTED BELOW. SFIs received later than these deadlines, REGARDLESS OF THE POSTMARK, will be regarded as delinquent.

DESIGNATED PUBLIC EMPLOYEES must file an SFI on or before 5:00 P.M. on MAY 1, 1992 if you served thirty (30) days or more in 1991, REGARDLESS OF WHETHER YOU LEFT GOVERNMENTAL SERVICE DURING 1991.

If you are a newly appointed DESIGNATED PUBLIC EMPLOYEE (hired during the middle of a calendar year) you must file an SFI within thirty (30) days of beginning employment.

ELECTED PUBLIC OFFICIALS must file an SFI on or before 5:00 P.M. on MAY 26, 1992, if you held office during 1991 or were elected to office in 1991.

FORMER ELECTED PUBLIC OFFICIALS must file an SFI by MAY 1, 1992, if you served for thirty (30) or more days in 1991 and left office during 1991.

CANDIDATES must file an SFI on or prior to the date on which you submit your nomination papers to the Secretary of State's Office.

WRITE IN OR STICKER CANDIDATES must file an SFI within three (3) days after filing a Statement of Organization with the Office of Campaign and Political Finance.

WHERE TO FILE

SFIs (an original and two copies) must be submitted by mail or in person to the State Ethics Commission at

Room 619
One Ashburton Place
Boston, MA 02108

PUBLIC ACCESS TO SFIs

Section 3(d) of Chapter 268B provides that any SFI filed with the Commission shall be available upon the written request of any individual for public inspection and copying. By statute requests will be honored only if accompanied by proof of a requesting individual's identity. The law requires the Commission to forward a copy of such request to the individual whose SFI has been examined.

WHAT YOU ARE REQUIRED TO FILE

The Instructions explain each question in the SFI, pursuant to M.G.L. Chapter 268B, Section 5(g). Carefully review the Instructions as you respond to each question, keeping in mind several key points:

- * Certain information pertaining to Members of your Immediate Family (spouse and any dependent children residing in the filer's household) must be included.
- * The SFI must be complete and accurate to the best of your knowledge. If a question is not applicable or the answer is none, check "not applicable" in the space provided.
- * If extra space is needed to complete a response, please attach additional pages, clearly noting to which question the information relates.
- * In your SFI you are not required to disclose information covered by the privilege against self-incrimination or

a similar privilege recognized by law. If you assert a privilege with respect to any answer or a part of any answer, you must indicate clearly that you are omitting information. You must also claim a particular privilege, which must be identified, with respect to each item of information omitted.

PENALTIES

Chapter 268B sets forth specific penalties for failure to file an SFI or for filing a false or incomplete SFI.

- * No DESIGNATED PUBLIC EMPLOYEE shall be allowed to continue in his duties or to receive compensation from public funds unless he has filed an SFI with the Commission.
- * FILERS ARE RESPONSIBLE FOR FILING ACCURATE AND COMPLETE SFI'S BY THE SPECIFIED DEADLINES. FAILURE TO DO SO MAY RESULT IN CIVIL AND/OR CRIMINAL PENALTIES. CIVIL PENALTIES CAN BE UP TO \$2000 FOR EACH VIOLATION. CRIMINAL PENALTIES FOR THE SUBMISSION OF A FALSE SFI INCLUDE FINES UP TO \$1000 AND/OR IMPRISONMENT OF UP TO 3 YEARS IN A STATE PRISON FOR EACH VIOLATION.

HOW TO OBTAIN ASSISTANCE

For assistance in meeting requirements of the Financial Disclosure Law, call or write the Statement Ethics Commission at Room 619, One Ashburton Place, Boston, MA 02108 (617) 727-0060.

DEFINITIONS

Certain terms printed in the SFI Form and Instructions are defined below. These terms can be readily identified because they are capitalized throughout the instructions. Refer to these definitions when completing the SFI Form and reading the Instructions.

AMOUNT: A category of value, rather than an exact dollar figure. Whenever a question calls for an AMOUNT, insert the letter symbol corresponding to the correct AMOUNT as follows:

A = \$ 1,001 to 5,000	D = \$20,001 to 40,000
B = \$ 5,001 to 10,000	E = \$40,001 to 60,000
C = \$10,001 to 20,000	F = \$60,001 to 100,000
G = \$100,001 or more	

BUSINESS: Any corporation, partnership, sole proprietorship, firm, franchise, association, organization, holding company, joint stock company, receivership, business or real estate trust, or any other legal entity organized for profit or charitable purposes.

BUSINESS TRUST: A business (or "Massachusetts") trust is generally organized pursuant to M.G.L. c. 182, or some other similar statute, for the purpose of conducting a BUSINESS. It is similar to a corporation in that its ownership interest is generally divided into transferable shares or certificates which are held by the beneficiaries. These beneficiaries are similar to a corporation's stockholders. See also TRUST.

CANDIDATE: Any person who seeks nomination or election to any position for which one is nominated at a state primary or chosen at a state election, excluding the positions of Senator and Representative in Congress.

CHARITABLE TRUST: A type of business trust, generally a not-for-profit entity organized for charitable purposes such as supporting certain educational, scientific or religious goals. The provisions of a charitable trust are usually enforceable by the Attorney General and such trusts are sometimes tax-exempt pursuant to IRC §501(c)(3). See also TRUST.

CLOSE RELATIVE: A person whose relationship to either you or your spouse is that of parent, grandparent, great grandparent, child, grandchild, great grandchild, aunt, uncle, sister, brother, niece or nephew.

DESIGNATED PUBLIC EMPLOYEE: Any person who holds a MAJOR POLICY MAKING POSITION in a GOVERNMENTAL BODY, excluding persons who hold positions for which no compensation is authorized other than reimbursements for expenses and persons serving on a GOVERNMENTAL BODY that has no authority to expend public funds other than to approve reimbursements for expenses. (Note: This term has been further interpreted in Regulations appearing at 930 CMR 2.00).

DIRECT INTEREST IN A MATTER BEFORE A GOVERNMENTAL BODY: A PERSON has such an interest if, at any time during 1991, (i) the use or value of his property, or (ii) the conduct of his BUSINESS, or (iii) the use or value of the property of, or the conduct of the BUSINESS of, a PERSON with which he is affiliated as an employee, officer, director, trustee, general partner, proprietor, or in a similar managerial capacity, could be or was affected by a matter before a GOVERNMENTAL BODY, unless the effect is not substantially greater than the effect generally on PERSONS residing in Massachusetts. Any BUSINESS which is regulated by a GOVERNMENTAL BODY has such an interest.

DIRECT INTEREST IN LEGISLATION, LEGISLATIVE ACTION OR A MATTER BEFORE A GOVERNMENTAL BODY: A PERSON has such an interest if, at any time during 1991, (i) the use or value of his property, or (ii) the conduct of his BUSINESS, or (iii) the value of the property, or the conduct of the BUSINESS of, a PERSON with which he is affiliated as an employee, officer, director, trustee, general partner, proprietor, or in a similar managerial capacity, could be or was affected by that legislation, legislative action or a matter before a GOVERNMENTAL BODY, unless the effect is not substantially greater than the effect generally on PERSONS residing in Massachusetts. Any BUSINESS which is regulated by a GOVERNMENTAL BODY has such an interest.

ELECTED PUBLIC OFFICIALS: Any person who holds a position for which one is nominated at a state primary or chosen at a state election, excluding the positions of Senator and Representative in Congress.

EQUITY: Any stock, partnership share, beneficial trust interest, proprietorship interest, or similar ownership interest in a BUSINESS.

FAIR MARKET VALUE: The value that a willing buyer would pay a willing seller for property in an arm's-length transaction. The FAIR MARKET VALUE can be determined in several acceptable ways including an actual sale or a certified valuation by an independent accountant.

FAMILY TRUST: A family trust is generally organized by a family member on behalf of some other family member to protect assets from being used by the beneficiaries (except as permitted by the trust's provisions). A family trust may be created by a written document but need not be. See also TRUST. Depending on the nature of the trust, the beneficiary may have either a "present interest" (a right to trust assets now) or a "future interest" (for example, an interest that will not occur until after someone's death). A "future interest" may be further classified as either "vested" or "contingent," meaning that the interest may or may not be certain to occur at some future point. Generally, if you have the right to receive any of the assets of the TRUST right now, you have a "present" interest in those assets. Accordingly, you would have to report ownership of those assets if valued at \$1,000 or more. On the other hand, if you do not have the right to receive any of

the assets of the TRUST right now, you do not have a "present" interest in those assets. Accordingly, you would not have to report anything about those assets. See EC-FD-87-2.

GOVERNMENTAL BODY: Any Massachusetts state or county agency, authority, board, bureau, commission, council, department, division, or other entity, including the state legislature and the courts of the Commonwealth.

GOVERNMENTAL SERVICE: Service as either a DESIGNATED PUBLIC EMPLOYEE or an ELECTED PUBLIC OFFICIAL.

IMMEDIATE FAMILY MEMBERS: A spouse from whom you are not legally divorced and any dependent children residing in a reporting person's household, except for absences by reason of illness, education, BUSINESS trips, vacation, military service or a custody agreement under which a child is absent less than 6 months of the year. "Dependent child(ren)" means a son, daughter, stepson, stepdaughter, adopted child, child placed with you for purposes of adoption, and foster child, more than half of whose support you provide.

INCOME: Any income from whatever source derived including a fee, salary, allowance, forbearance, forgiveness, interest, dividend, royalty, rent, capital gain, or any other form of recompense or any combination thereof. Excluded only are the following:

interest from savings accounts and certificates of deposit;

interest from governmental obligations other than those of the Commonwealth or any political subdivision or any public agency or authority created by the state legislature;

alimony and support payments;

proceeds from a life insurance policy;

interest or dividends from money market funds; retirement or disability benefits; profit-sharing plans, 401(k) plans; and

social security payments.

INVESTMENT: Any tangible or intangible property, whether personal property or realty, held primarily for the purpose of attaining an economic advantage, whether directly (as in the case of income or appreciation) or indirectly (as in the case of TAX SHELTERS). Excluded from this definition are, for example, properties held chiefly for enjoyment, certain retirement plans, profit-sharing plans, 401(k) plans, insurance policies and your primary residence.

LEGISLATIVE AGENT: Any person who for compensation or reward does any act to promote, oppose or influence legislation, or to promote, oppose or influence the governor's approval or veto thereof or to influence the decision of any member of the executive branch where such decision concerns legislation or the adoption, defeat, or

postponement of a standard, rate, rule or regulation pursuant thereto. The term shall include persons who, as any part of their regular and usual employment and not simply incidental thereto, attempt to promote, oppose or influence legislation or the governor's approval or veto thereof, whether or not any compensation in addition to the salary for such employment is received for such services.

MAJOR POLICY MAKING POSITION: The executive or administrative head or heads of a GOVERNMENTAL BODY; all members of the judiciary; any person whose salary equals or exceeds that of a state employee classified in Step One of Job Group XXV of the general salary schedule contained in General Laws Chapter 30, Section 46 and who reports directly to said executive or administrative head; the head of each division, bureau or other major administrative unit within such GOVERNMENTAL BODY; and persons exercising similar authority. (Note: This term has been further interpreted in Regulations appearing in 930 CMR 2.00 and includes, but is not limited to, all positions designated in lists on file with the State Ethics Commission pursuant to Section 3(j) of Chapter 268B and those Regulations.)

PERSON: A BUSINESS, individual, corporation, union, association, firm, partnership, committee or other organization or groups of persons.

REALTY TRUST: A type of business trust generally organized for the primary purpose of buying, selling, holding, or investing in real property usually created by a written instrument. These trusts are sometimes also Real Estate Investment Trusts or "REITs." See also TRUST.

SECURITY: Any note, stock, bond, debenture, evidence of a debt owed to you or to an IMMEDIATE FAMILY MEMBER, certificate of interest or participation in any profit-sharing arrangement, certificate of interest in any mutual fund, stock or commodity option, or similar evidence of ownership or interest, or a receipt or certificate of deposit for, or warrant or right to subscribe to or purchase, any of the foregoing.

TAX SHELTER: Any device used by a taxpayer to reduce or to defer payment of taxes. Tax shelters are organized either as a BUSINESS or as an INVESTMENT and may reportable on SFIs as such. Retirement plans are not considered Tax Shelters and are generally not reportable.

TRUST: A legal entity in which the actual (or "beneficial") ownership of property is separated from its legal ownership. The legal ownership is held by a Trustee who owes certain duties to the beneficiaries. Those duties usually arise by a written document (a "Declaration of Trust," for example).

SPECIFIC INSTRUCTIONS FOR EACH QUESTION

1&2. REPORTING DATA

Identify and complete as many of the items as apply to you in Questions 1. & 2.

See example below.

Name of Reporting Person					
Last	Adams	First	Jennifer	Middle	S.
Mailing Address					
Street	43 Forest Street	City	Stoneham	State MA	Zip 02111
Office or Business Telephone Number		(617) 727-0100			
Name of spouse if he or she resides in your household			Steven Jones		
Name of any dependent child(ren) residing in your household			Beth, Mark		



d. I served as a DESIGNATED PUBLIC EMPLOYEE for 30 days or more in 1991.

3. DESIGNATED POSITION: REASON FOR FILING

You should list any position(s) held during 1991 in which you were a DESIGNATED PUBLIC EMPLOYEE or an ELECTED PUBLIC OFFICIAL. Be sure to report the dates of employment and the AMOUNT of income by category. Any other governmental position(s) whether at the state, county or municipal level must be reported in Question 4. See example below.

Agency In Which You Serve(d)	Your Position	Dates of Employment In Your Position	Amount of INCOME By Category 1991
Department of Public Health	Deputy Commissioner	3/1/91 - present	E

4. OTHER GOVERNMENT POSITION(S)

Report in this Question any other government position(s) held by you or an IMMEDIATE FAMILY MEMBER in any federal, state, county, district or municipal agency, compensated or uncompensated, full or part-time. This also includes consulting and contractual agreements with any of these agencies. INCOME from any of the reported position(s) need only be reported for the filer. See example below.

Name of Governmental Entity	Position Held	FILER OR IMMEDIATE FAMILY MEMBER	INCOME By Category (FILER ONLY)
Stoneham School Committee Reading Public Schools	Member Teacher	Filer Spouse	N/A N/A

5. EMPLOYMENT AND OTHER ASSOCIATIONS WITH BUSINESSES AND NON-GOVERNMENTAL ENTITIES (INCLUDING NON-PROFIT ORGANIZATIONS)

Identify each BUSINESS with which you or an IMMEDIATE FAMILY MEMBER were associated in 1991 as an employee, or as a partner, proprietor, officer, director or in any similar managerial capacity, full or part-time, compensated or uncompensated. (Note: Proprietor includes any self-employment as well as legal, medical, dental, and other professional and consulting practices. You need not identify customers or clients of a proprietorship.) Report any information relating to TRUSTS under Question 12.

Individuals who have arrangements concerning prospective employment and individuals who have the right to receive (at present or in the future) deferred compensation (except distributions under pension, profit-sharing, or other retirement plans qualified under Section 401 et seq. of the Internal Revenue Code), are "employees" for purposes of this Question.

If you are self employed, report your annual gross INCOME (INCOME prior to expenses).

You need not identify any BUSINESSES with which you and/or an IMMEDIATE FAMILY MEMBER had associations as incorporators and corporators. See example below.

Name of BUSINESS/Address	Position Held	FILER OR IMMEDIATE FAMILY MEMBER	Gross INCOME By Category (FILER ONLY)
ABC Health Clinic 3 High Street, Wakefield	Executive Director	Filer	D
Children's Foundation 6 Jones Street, Boston	Committee Member	Filer	N/A
Commercial Printing Inc. 13 Smith Road, Lowell	Vice-President	Filer	N/A

6. BUSINESS OWNERSHIP/EQUITY

Identify any BUSINESS of which you and/or IMMEDIATE FAMILY MEMBERS owned more than 1% during 1991. In answering this Question note the following points:

You will be deemed to own more than 1% of a BUSINESS if you owned more than 1% of the outstanding EQUITY in the BUSINESS.

EQUITY interests owned by an estate or partnership are considered owned by its beneficiaries or partners in proportion to their beneficial or partnership interests. Exclude: pension or profit-sharing plans qualified under Section 401 et seq. of the Internal Revenue Code.

If you or an IMMEDIATE FAMILY MEMBER are a proprietor, and that proprietorship owns more than 1% of another BUSINESS, you must report that ownership interest.

EQUITY interests owned by a corporation, partnership or other BUSINESS are considered owned by any PERSON who owns 10% or more of the EQUITY of such corporation, partnership or other BUSINESS. However, those EQUITY interests are owned in that proportion which the value of such PERSON'S EQUITY interest bears to the value of all of the EQUITY of the corporation, partnership or other BUSINESS.

See example below.

Name of BUSINESS/Address	Percent Owned (FILER ONLY)
Commercial Printing Inc. 13 Smith Road, Lowell	35%

7. TRANSFERS OF BUSINESS OWNERSHIP/EQUITY INTERESTS

Identify any EQUITY in a BUSINESS (reported in Question 5 or 6) with which you are associated, if you transferred EQUITY to any IMMEDIATE FAMILY MEMBERS during the calendar year. You should report any EQUITY whether the FAIR MARKET VALUE was more or less than \$1,000. You need not, however, report the transfer of any such EQUITY made by an IMMEDIATE FAMILY MEMBER. See example below.

Name of BUSINESS	Description of EQUITY	To Whom Transferred
Commercial Printing, Inc.	Common Stock	Stephen Jones

8. LEAVES OF ABSENCE

Identify any BUSINESS with which you (not an IMMEDIATE FAMILY MEMBER) were previously associated and with which you had an understanding in 1991 with regard to employment at any time in the future. The understanding may be oral or may be, in effect, your option. The understanding need not have arisen in 1991, provided that it was in effect at any time during 1991. See example below.

Name of BUSINESS	Address
ABC Health Clinic	3 High Street, Wakefield

9. GIFTS, HONORARIA AND REIMBURSEMENTS

Question 9 consists of three parts, Gifts (9A), Honoraria (9B) and Reimbursements (9C), having specific instructions. Public Employees and Public Officials must respond to each question. IMMEDIATE FAMILY MEMBERS and Candidates should respond to Question 9B, HONORARIA and Question 9C, REIMBURSEMENTS ONLY IF THE SOURCE WAS A LEGISLATIVE AGENT. IMMEDIATE FAMILY MEMBERS do not need to report the AMOUNT of the Gift, Honoraria or Reimbursement.

9A. GIFTS

Identify any source (as described below) which in 1991 gave you Gifts having in the aggregate a FAIR MARKET VALUE in excess of \$100.

WHAT IS A GIFT: A Gift exists whenever full value is not returned for what is received.

A Gift may include any payment, entertainment, subscription, advance, discount, services or anything of value unless consideration of equal or greater value is given in exchange for it. Other examples include: a discount that is not available to the general public; a loan that does not have to be repaid in full at a commercially reasonable rate of return; "compensation" if no services were rendered in exchange; reimbursements (reported in Question 9C) if they exceed in value the expenses they purport to cover.

Tickets and passes to movies, theaters, athletic events and the like are Gifts and should be valued in the following way: If a value appears on the ticket or pass, that is its value; if a ticket or pass has no face value but can be purchased, its value is the price at which it is sold; if a ticket has no face or market value but entitles the holder to attend a specific number of events or otherwise confers a privilege which can itself be readily valued (for example, \$1 off each of 10 movie tickets), its value is the value of the privilege conferred; if a ticket or pass fits none of the categories outlined above (as in the case of most annual and season passes), its value is indeterminable and you may not take advantage of the exclusion for gifts having a value of \$100 or less. When reporting the Gift, you must enter the word "indeterminable" in the value column and describe the nature of the Gift.

You do not have to report Gifts received as political contributions reported as required by law, anything of value received by inheritance, and Gifts from your spouse, a CLOSE RELATIVE, or the spouse of a CLOSE RELATIVE.

WHEN TO REPORT GIFTS: Gifts must be reported whenever any of the following conditions are met:

If you are filing as an ELECTED PUBLIC OFFICIAL, a Gift must be reported if its source was a BUSINESS regulated by the state or having a DIRECT INTEREST IN LEGISLATION, LEGISLATIVE ACTION OR A MATTER BEFORE A GOVERNMENTAL BODY during 1991 or if the source was an officer, director, trustee, general partner, or proprietor of, or one serving in a similar managerial capacity with, such a BUSINESS.

If you are filing as a DESIGNATED PUBLIC EMPLOYEE, a Gift must be reported only if a GOVERNMENTAL BODY which employed you regulates the source, or if the source had a DIRECT INTEREST IN A MATTER

BEFORE A GOVERNMENTAL BODY which employed you at any time during 1991.

If you are filing as an ELECTED PUBLIC OFFICIAL and DESIGNATED PUBLIC EMPLOYEE, respond to this Question as an ELECTED PUBLIC OFFICIAL.

IDENTIFYING THE DONOR: There are several criteria for reporting the identity of the donor of a Gift:

If the donor was an individual who gave in his individual capacity, list his name in the first column and address in the second column.

You are required to report Gifts received from the specified sources during 1991, even if received before you entered, or after you left, GOVERNMENTAL SERVICE.

You are required to report Gifts from any source having the requisite DIRECT INTEREST at any time during 1991, whether or not it had such an interest when the Gift was made.

If the Gift was given by or on behalf of a BUSINESS, union or other group, list the name of the organization in the first column and its address in the second column.

If the donor was an individual, but is affiliated with a BUSINESS, union or other group which has the required DIRECT INTEREST in a matter described above, list the donor's name in the first column, the address in the second column and the name of the BUSINESS or other organization in the third column. See example below.

Name of Source	Address	Affiliation (if applicable)	Value (FILER ONLY)	Recipient	Nature of Services or Other Consideration Given in Exchange
9A. GIFTS					
Association of Health Clinics	6 Jay Street Boston	Member	\$150	Filer	Served as keynote speaker

9B. HONORARIA

Identify sources which gave an Honorarium (or Honoraria) to you and/or IMMEDIATE FAMILY MEMBERS in 1991 if the Honorarium (or Honoraria) had in the aggregate a FAIR MARKET VALUE in excess of \$100.

WHAT IS AN HONORARIUM: An Honorarium is a payment of money or anything of value as consideration for an appearance, speech, article or the like.

The source of an Honorarium is the PERSON that paid you, which may not necessarily be the group before which you appeared or for which you wrote an article.

The value of travel, subsistence, accommodations, meals and the like provided to you in connection with the appearance, speech or article is considered part of the Honorarium even though these might otherwise be listed as reimbursements for expenses incurred.

WHEN TO REPORT AN HONORARIUM: Honoraria should be reported if any one of the following conditions is satisfied:

If you are filing as an ELECTED PUBLIC OFFICIAL OR DESIGNATED PUBLIC EMPLOYEE and the source was a LEGISLATIVE AGENT AND/OR A PERSON HAVING A DIRECT INTEREST IN LEGISLATION, LEGISLATIVE ACTION, OR A MATTER BEFORE A GOVERNMENTAL BODY by which you are now or were in 1991 employed.

IMMEDIATE FAMILY MEMBERS and CANDIDATES need only report HONORARIA received from LEGISLATIVE AGENTS.

If you are filing as an ELECTED PUBLIC OFFICIAL and DESIGNATED PUBLIC EMPLOYEE, respond to this question as an ELECTED PUBLIC OFFICIAL.

IDENTIFYING AN HONORARIUM: There are several criteria for identifying an Honorarium you and/or IMMEDIATE FAMILY MEMBERS received during 1991.

You are required to report an Honorarium received from the specified sources during 1991, even if received before you entered, or after you left, GOVERNMENTAL SERVICE.

You are required to report an Honorarium received from any source having the requisite DIRECT INTEREST at any time during 1991, whether or not the source had such an interest at the time the Honorarium was actually paid.

When a LEGISLATIVE AGENT is a source of an Honorarium, identify his client in the "Affiliation" column. The rules on Page 12 of the Instructions explaining when you shall be deemed to have received a Gift apply to Honoraria as well.

See example below.

Name of Source	Address	Affiliation (if applicable)	Value (FILER ONLY)	Recipient	Nature of Services or Other Consideration Given in Exchange
9B. HONORARIA Heart Fund	6 North Street Wakefield	None	\$200	Filer	Served as conference panelist

9C. REIMBURSEMENTS

Identify any source (as described below) which in 1991 gave you and/or IMMEDIATE FAMILY MEMBERS Reimbursements having in the aggregate a FAIR MARKET VALUE in excess of \$100.

WHAT IS A REIMBURSEMENT: A Reimbursement is payment for money expended or to be expended (for example, travel, meals or lodging). Generally, a Reimbursement must be for actual expenses incurred (or to be incurred) and those expenses must be reasonably related to the event to which they are connected.

Report reimbursements received from any governmental, profit or not-for-profit entity if any of the following conditions are satisfied:

You are filing as an ELECTED PUBLIC OFFICIAL and the source was a LEGISLATIVE AGENT AND/OR A PERSON having a DIRECT INTEREST IN LEGISLATION, LEGISLATIVE ACTION, OR A MATTER BEFORE A GOVERNMENTAL BODY.

You are filing as a DESIGNATED PUBLIC EMPLOYEE and the source was a LEGISLATIVE AGENT AND/OR A PERSON HAVING A DIRECT INTEREST IN A MATTER BEFORE A GOVERNMENTAL BODY by which you are now or were in 1991 employed.

IMMEDIATE FAMILY MEMBERS AND CANDIDATES need only report Reimbursements received from LEGISLATIVE AGENTS.

If you are filing as both an ELECTED PUBLIC OFFICIAL and A DESIGNATED PUBLIC EMPLOYEE, answer the Questions as an ELECTED PUBLIC OFFICIAL.

IDENTIFYING A REIMBURSEMENT: There are several criteria for identifying Reimbursements you and/or IMMEDIATE FAMILY MEMBERS received during 1991. The same rules apply for identifying a Reimbursement as those which apply for identifying an Honorarium.

EXCLUDE: Reimbursement for travel related to your position, reimbursements received from sources other than those described above and reimbursements from any one source having, in the aggregate, a value of less than \$100. See example below.

Name of Source	Address	Affiliation (if applicable)	Value (FILER ONLY)	Recipient	Nature of Services or Other Consideration Given in Exchange
9C. REIMBURSEMENTS					
Heart Fund	6 North Street Wakefield	None	\$100	Filer	Served as conference panelist

10. STATE OR LOCAL GOVERNMENT SECURITIES

Identify each SECURITY, with a fair market value of \$1,000 or more, issued by the Commonwealth, any public agency, or municipality owned by you or an IMMEDIATE FAMILY MEMBER and report any INCOME received by you during the calendar year, if such INCOME is in

excess of \$1,000. See example below.

Name of Issuer/Description of Security	INCOME By Category (FILER ONLY)
Massachusetts Industrial Finance Agency Bonds	A

11. SECURITIES AND INVESTMENTS

List all SECURITIES and other INVESTMENTS with a FAIR MARKET VALUE greater than \$1,000 beneficially owned by you and/or IMMEDIATE FAMILY MEMBERS on any part of December 31, 1991 whether directly or through a corporation or estate. If you own any assets through a TRUST, however, report that information in Question 12.

If you share an interest in a SECURITY or INVESTMENT with another PERSON (as for example, in the case of SECURITIES or INVESTMENTS which you own with another as joint tenants), the FAIR MARKET VALUE of your interest is the full value of that undivided interest. Note the following points:

List the PERSON or entity who issued the SECURITY owned by you and/or IMMEDIATE FAMILY MEMBERS. In general, the stock in a corporation is issued by that corporation; interests in a limited partnership are issued by that partnership; bonds, notes, and other evidences of debt owed are issued by the debtor; interests in mutual funds are issued by those funds.

You need not report the issuer's principal place of BUSINESS or state of incorporation for a publicly traded stock.

If you (including IMMEDIATE FAMILY MEMBERS) or a BUSINESS in which you (or they) have an interest owns any SECURITIES that are held by an agent or a nominee, you are considered to be the owner of record and must disclose this information.

EXCLUDE: Cash and bank accounts; money market funds; certificates of deposit; interest in retirement plans, profit sharing plans, 401(k) plans, Keogh plans; insurance policies; tangible personal property held chiefly for enjoyment such as antiques, or artwork; interest in real property located in Massachusetts reported in the real property section; and investments held as a trustee, nominee, or agent for another PERSON unless held for you or IMMEDIATE FAMILY MEMBERS. See example below.

:

Name of Issuer/Description of Security	Principal Place of Business or State of Incorporation	Filer or IMMEDIATE FAMILY MEMBER
Xerox Corporation/Common Stock General Electric/12% Bonds, Due 1991 Adams Company, Inc./Common Stock	N/A N/A Massachusetts	Filer and Spouse Spouse Filer

12. TRUSTS

Question 12 requires that you report information concerning TRUSTS.

TRUSTS generally fall into two broad categories: (i) BUSINESS TRUSTS, created for the purpose of carrying out a business purpose (including CHARITABLE and REALTY TRUSTS), and (ii) FAMILY TRUSTS, created to protect personal assets. See definitions.

For purposes of this form, we have listed three categories of TRUSTS: BUSINESS, REALTY, and FAMILY. You have to disclose more information about BUSINESS and REALTY TRUSTS because these are really "businesses" within the meaning of the financial disclosure law. On the other hand, FAMILY TRUSTS are generally private matters and, accordingly, the law requires less information to be disclosed. Several points should be made first:

Reporting of INCOME and assessed value of property is to be done by categories only.

Report only those TRUSTS which have a fair market value of \$1,000 or more.

All information disclosed should reflect the status of the TRUST and your relationship (or that of an IMMEDIATE FAMILY MEMBER) to the TRUST as of December 31, 1991.

Any information regarding the TRUST should be reported in the appropriate question here even if it is reported elsewhere on the SFI.

INCOME from the TRUST need only be reported if you earned the INCOME. INCOME earned from the TRUST by IMMEDIATE FAMILY MEMBERS need not be reported.

12A & 12B. BUSINESS AND CHARITABLE TRUSTS

This Question consists of two parts: The first part (12A) requires the disclosure of information regarding the creation of the TRUST, the grantors, beneficiaries, ownership interests and INCOME. The second part requires the disclosure of the holdings of the TRUST, but only if you have an ownership interest in the TRUST.

12A. CREATION OF BUSINESS AND CHARITABLE TRUSTS

If you and/or an IMMEDIATE FAMILY MEMBER have a beneficial ownership interest in or serve as a trustee of a business or charitable TRUST, the following must be reported:

Column I: Name, date of creation, and address (principle place of business as stated in the TRUST document) of the TRUST;

Column II: The names of its Grantor(s);

Column III: The names of its Trustee(s);

Column IV: If you or an IMMEDIATE FAMILY MEMBER is a beneficiary of the TRUST, disclose that information.

Column V: The share of EQUITY you beneficially own, if any, in the assets of the TRUST. Remember, if you or IMMEDIATE FAMILY MEMBERS have no beneficial ownership in the TRUST (for example, if you only serve as a Trustee but do not actually own any of the TRUST'S assets), skip Question 12B;

Column VI: INCOME, by category, above \$1,000 received by you.

See example below.

Name, Date and Address of Trust	Name of Grantor(s)	Trustee(s)	Beneficiaries (FILER OR IMMEDIATE FAMILY MEMBERS ONLY)	Percent of EQUITY Owned (FILER ONLY)	INCOME (FILER ONLY)
National Charities July 1, 1988 New York, NY	Children's Fund	Filer, Carol Ames, John Ames	N/A	N/A	N/A
ABC Business Trust Boston, MA	Robert Jones	Michael and Sara Jones	Filer, Spouse and Dependent Children	50%	B

12B. BUSINESS AND CHARITABLE TRUST HOLDINGS

Answer this question only if you beneficially own assets held in the TRUST.

Column I: Name the TRUST disclosed in Question 12A;

Column II: Describe the holdings of the TRUST. For example, give the name of each stock, bond, or other security you own valued at \$1,000 or more. Remember, you do not have to report values or AMOUNTS here, only the type of asset you own. See example below.

Name of Trust	Holdings (Describe Investments such as Stocks, Bonds, etc.)
ABC Business Trust	Westinghouse Common Stock IBM 12% Bonds, Due 1997 50 Commonwealth Avenue (Apartment Building)

12C. FAMILY TRUSTS

FAMILY TRUSTS are not "BUSINESSES" within the meaning of the financial disclosure law. However, because the law requires you to report any securities or investments you own, which are worth \$1,000 or more, you must report here information concerning any assets owned by you which are held in a TRUST.

Remember, you only need to report assets held in TRUST if you have

a right to those assets right now. See FAMILY TRUST definition. For example, if your parents have, by will, made you a beneficiary of a TRUST after they die, you would not have to report anything because you have no personal right to receive anything while they are alive. On the other hand, if your parents have already created a "living" TRUST, and you receive INCOME from that TRUST right now, you would have to report the information required below.

Also, if the TRUST was not created by you or by an IMMEDIATE FAMILY MEMBER, and if you have no way to find out what is in the TRUST, you are only required to report the following information to the extent that you can after making a reasonably diligent inquiry.

Column I: If you or a member of your IMMEDIATE FAMILY, is a beneficiary of the TRUST, disclose that information;

Column II: Describe the holdings of the TRUST. For example, give the names of each stock, bond, or other security you own valued at \$1000 or more. Remember, you do not have to report values or amounts here, only the type of assets owned. See example below.

Beneficiaries (FILER OR IMMEDIATE FAMILY MEMBER)	HOLDINGS (Describe Investments such as Stocks, Bonds, etc)
Spouse Son and Daughter	Cash IBM Common Stock Artwork (lithographs)

12D-12G. REALTY TRUSTS

Questions 12D through 12G are concerned with real property held in REALTY TRUSTS. REALTY TRUSTS are "BUSINESSES" within the meaning of the financial disclosure law. Each question focuses on a specific aspect of your INTEREST or that of an IMMEDIATE FAMILY MEMBER in a REALTY TRUST. The directions below detail for each Question the information that must be disclosed.

12D. CREATION OF REALTY TRUSTS

If you or an IMMEDIATE FAMILY MEMBER have a beneficial ownership INTEREST or serve as a trustee in a REALTY TRUST, the following information must be reported:

Column I: name, date of creation and address (principle place of business as stated in the TRUST document) of the TRUST;

Column II: the name of its Grantor(s);

Column III: the names of its Trustee(s);

Column IV: If you or an IMMEDIATE FAMILY MEMBER is a beneficiary of the TRUST, report that information;

Column V: the share of EQUITY you beneficially own, if any, in the assets of the TRUST. If you or IMMEDIATE FAMILY MEMBERS have no beneficial ownership interest in the TRUST (for example, if you only serve as a Trustee), skip Question 12E for that TRUST;

Column VI: INCOME, by category, above \$1,000 received by you.

See example below.

Name, Date and Address of Trust	Name of Grantor(s)	Name of Trustee(s)	Beneficiaries (FILER OR IMMEDIATE FAMILY MEMBERS ONLY)	Percent of EQUITY Owned (FILER ONLY)	INCOME (FILER ONLY)
Adams Realty Trust 7/1/89 16 Forest Street Reading	Henry Adams	Susan and Henry Adams	Filer	50%	C

12E. REALTY TRUSTS: REAL PROPERTY HOLDINGS

Answer this question only if you beneficially own assets held in the TRUST.

Column I: Provide the name of the TRUST, the address and a description of the property, such as primary residence, vacation residence, commercial block, apartment building, etc.

Column II: Provide, by category, the assessed value of each property, as it appeared on the most recent tax bill. Exclude: property held by IMMEDIATE FAMILY MEMBERS and property owned outside Massachusetts.

Column III: The owner of record of the property (that is, the person or entity listed on the deed).

See example below.

Name of Trust Description of Property/Address Held in Trust	Assessed Value (FILER ONLY) (Massachusetts Property Only)	Record Owner(s) (Name(s) on Deed)
Adams Trust 16 High Street, Quincy (Apartment Building)	G	Jennifer Adams
13 Smith Road, Milton (Commercial Block)	G	Jennifer, Susan and Henry Adams

12F. REALTY TRUSTS: MORTGAGE OBLIGATIONS

Question 12F requires the disclosure of the mortgage(s), if any, for each property held by the TRUST, including second mortgage loans and home equity loans in excess of \$1,000 outstanding on December 31, 1991. For BUSINESS and rental properties, be sure to identify by category the current AMOUNT owed and the original

amount of the mortgage. For filer's primary residence, if held in a TRUST, report only the address, the name and address of the creditor and the terms of repayment.

Column I: Provide the address of the property for which the mortgage is being disclosed;

Column II: Provide the name and address of the creditor holding the mortgage (bank, credit union, private individual);

Column III: The original amount borrowed (by category). This information is only required of the filer and not IMMEDIATE FAMILY MEMBERS;

Column IV: The amount owed on the mortgage as of the last day of the calendar year. This information is only required of the filer and not IMMEDIATE FAMILY MEMBERS;

Column V: The terms of repayment of the mortgage. Specifically, the interest rate and the year the mortgage is due.

See example below.

Address of Property	Creditor Name and Address	Original AMOUNT Borrowed (FILER ONLY)	AMOUNT Owed (FILER ONLY)	Terms of Repayment Interest Rate and Year Due
16 High Street, Quincy 3 Smith Road, Milton	Baybank/Burlington Home Savings/Milton	G F	G D	9.75% 2013 12.5 % 1999

12G. REALTY TRUSTS: TRANSFERS OF PROPERTY (IN MASSACHUSETTS ONLY)

Question 12G requires the disclosure of all transfers of property held in TRUST during 1991.

Column I: Provide the address and description of the property;

Column II: Provide the name and address of the PERSON(s) to whom the property was sold, from whom it was purchased, or to whom it was otherwise transferred. Indicate in parentheses the PERSON(s) specific status, that is, buyer, seller, transferee, transferrer.

See example below.

Address of Property	Name and Address of Purchaser, Seller, Transferee or Transferor
16 High Street, Quincy	Karen Lowell, 10 Elm Street, Somerville (Seller)

13. REAL PROPERTY

Questions 13A through 13D require disclosure of information relating to real property owned by you or IMMEDIATE FAMILY MEMBERS which is not held in a REALTY TRUST.

13A. REAL PROPERTY OWNED IN MASSACHUSETTS

Questions 13A requests information regarding your ownership of specific properties owned in Massachusetts which are not held for investment or rental purposes.

In Question 13A identify any real property with an assessed value in excess of \$1,000 in which you and/or IMMEDIATE FAMILY MEMBERS held (as an individual, joint tenant, tenant in common, tenant by entirety, proprietor, partner or beneficiary of an estate) a direct or indirect interest at any time during 1991. Such interest(s) include, but are not limited to, fee simple ownership, rights under an option or purchase agreement, rights as a condominium owner or cooperative proprietor, or rights under a lease with a term of more than seven years. Real property owned by a corporation is considered owned by any PERSON owning 10% or more in value of its stock. Property held in a REALTY TRUST is to be reported in Questions 12A through 12G. When preparing your response, follow the guidelines below:

- Column I: Provide the address and description of the property, such as primary residence, vacation residence, commercial block, apartment building, etc.
- Column II: Identify the person(s) holding the interest;
- Column III: Identify the person(s) whose name appears on the deed to the property if it is different than the person(s) holding the interest;
- Column IV: Provide by category the assessed value of each property as it appeared on the most recent tax bill. Exclude: property held only by IMMEDIATE FAMILY MEMBERS and property owned outside of Massachusetts.

See example below.

Address/Description of Property	Person Holding Interest	Record Owner(s)	Assessed Value by Category (FILER ONLY)
13 Forest Street, Stoneham	Filer and Spouse	N/A	G

13B. INVESTMENT AND RENTAL PROPERTIES

Question 13B requests information regarding your ownership of specific properties held for investment or rental properties in Massachusetts or out-of-state including time-sharing arrangements. The information to be disclosed is the same as for Question 13A, except that the net rent income (as reported on your income tax returns) must be disclosed. See example below.

Address/Description of Property	Person Holding Interest	Record Owner(s)	Assessed Value by Category (FILER ONLY)
16 Dover Lane, Manchester, VT (Vacation)	Filer and Spouse	N/A	G
13 Rose Drive, Medford (2 Family)	Spouse	N/A	N/A
Category of Aggregate Net Rent Income (per tax returns): A			

13C. REAL PROPERTY TRANSFERS

Identify any of the real properties located in Massachusetts reported in Question 13A or 13B which were purchased, sold, or otherwise transferred to or from you and/or an IMMEDIATE FAMILY MEMBER during 1991.

Column I: Provide the address and description of the property.

Column II: Provide the name and address of the PERSON(S) to whom the property was sold, from whom it was purchased, or to or from whom it was otherwise transferred. Indicate in parentheses the PERSONS specific status, that is, buyer, seller, transferee, transferor.

See example below.

Address/Description of Property	Name and Address of Purchaser, Seller, Transferee or Transferor
13 Rose Drive, Medford	John Burns, 15 Cedar Street, Cambridge (Purchaser)

13D. MORTGAGE LOAN INFORMATION

Identify each mortgage loan including second mortgage loans and home equity loans in excess of \$1,000 outstanding on the last day of the calendar year for which you or any IMMEDIATE FAMILY MEMBER were obligated. For your primary residence you need only identify the name of the creditor and the terms of repayment, that is, the annual interest rate and the year the mortgage is due. For BUSINESS and rental properties, be sure to identify by category the current AMOUNT owed and the original amount of the mortgage.

See example below.

Address of Property	Creditor Name and Address	Original AMOUNT Borrowed (FILER ONLY)	AMOUNT Owed (FILER ONLY)	Terms of Repayment Interest Rate and Year Due
13 Forest Street, Stoneham (primary residence)	Baybank/Burlington	N/A	N/A	10% 2020
16 Dover Lane, Manchester, VT	National Bank/Manchester, VT	F	E	12% 2013

14. MORTGAGE RECEIVABLE INFORMATION

Identify each parcel of real estate on which you and/or an IMMEDIATE FAMILY MEMBER hold a mortgage. Furnish the name and address of the issuer of the mortgage, that is, the person obligated under the mortgage and the assessed value by category. If the mortgage is held only by an IMMEDIATE FAMILY MEMBER, exclude the assessed value of the property. See example below.

Address/Description of Property	Name/Address of Issuer	Assessed Value By Category (FILER ONLY)
85 Azelea Drive, Reading (2 Family)	Robert Michael, 85 Azelea Drive	G

15. OTHER CREDITOR INFORMATION

Identify each debt, loan, or other liability in excess of \$1,000 owed by you and/or an IMMEDIATE FAMILY MEMBER, to a creditor on the last day of the calendar year. Use categories of AMOUNT where applicable, rather than precise sums. For each debt, loan or liability, you must also identify the loan collateral, which is the property assigned to guarantee payment.

You or an IMMEDIATE FAMILY MEMBER shall be deemed to owe certain debts on which you are not personally liable. Thus, debts of a proprietorship are debts of its proprietor; debts of a partnership, trust, or estate are debts of its partners or beneficiaries in proportion to their partnership, actuarial, or beneficial interests, respectively; and debts of a corporation are debts of any PERSON owning 10% or more in value of its stock in that proportion which the value of his stock bears to the value of all of the stock in that corporation. However, if you are a cosigner of a loan or a guarantor, you must disclose that information.

Where original AMOUNTS are indeterminable, as in the case of, for example, most margin accounts with stock brokers, cash advances under credit cards, and protected overdrafts on checking accounts, complete the original AMOUNT column by describing the particular loan arrangement.

EXCLUDE: Any liability of \$1,000 or less; installment loans (cars, household effects, etc.); educational loans; medical and dental debts; credit card purchases; support or alimony obligations; debts

owed to spouse or CLOSE RELATIVE or debts incurred in the ordinary course of a BUSINESS. See example below.

Creditor Name and Address	AMOUNT Owed By Category (FILER ONLY)	Original AMOUNT By Category (FILER ONLY)	Terms of Repayment	Loan Collateral
Cambridge Savings 2 Central Street, Cambridge	A	A	10% 1995	Home
Citibank MasterCard	A	Cash Advance	19.8% monthly	None

16. DEBTS FORGIVEN

Identify each creditor, by name and address, who at any time during the calendar year forgave an indebtedness in excess of \$1,000 owed by you or an IMMEDIATE FAMILY MEMBER. Use categories of AMOUNT, where applicable, rather than precise sums. When a part of a debt was forgiven but not the entire debt, report only the AMOUNT forgiven. Note that liabilities excluded in Question 15 are not excluded in this question.

EXCLUDE: Any forgiven indebtedness of \$1,000 or less; debts forgiven by a spouse, a CLOSE RELATIVE, or the spouse of a CLOSE RELATIVE. See example below.

Name of Creditor	Address	AMOUNT Forgiven By Category (FILER ONLY)
Thomas White	25 East 6th Street, Providence, RI	C

17. STATUS DURING THE CALENDAR YEAR

If at any time during the calendar year you were retired or a full-time student please indicate. This is an Optional Question, asked to assist the Commission in expediting the review of your SFI.

18. CERTIFICATIONS

The SFI is not complete unless it is signed and dated by the reporting person. Review your answers to all questions and attach all continuation pages. When you sign and date your SFI you are declaring that you have made a diligent effort to obtain reportable information and that the information contained in the SFI and any continuation pages is true and complete, to the best of your knowledge under the pains and penalties of perjury.

